

Information to identify the case:

Debtor 1	Denene C Brown	Social Security number or ITIN	xxx-xx-2592
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-16839-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Denene C Brown

7/19/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Denene C Brown
 Debtor

Case No. 19-16839-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db	+Denene C Brown,	365 Silk Street,	Lawnside, NJ 08045-1666
518162648	+Capial One Bank,	P.O Box 71083,	Charlotte, NC 28272-1083
518162657	Lvnv Funding Llc,	C/o Resurgent Capital Services,	Greenville, SC 29602
518162659	#Pay Pal Credit,	P.O. Box 105658,	Atlanta, GA 30348-5658
518162662	+Rep/build,	Po Box 9203,	Old Bethpage, NY 11804-9003
518162663	Toyota Motor Credit,	111 W 22nd St,	Oakbrook, IL 60521

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2019 00:30:01	U.S. Attorney,	970 Broad St.,
	Room 502,	Rodino Federal Bldg.,	Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 20 2019 00:29:57	United States Trustee,	
	Office of the United States Trustee,	1085 Raymond Blvd.,	One Newark Center, Suite 2100,
	Newark, NJ 07102-5235		
518220328	+EDI: ATLASACQU.COM Jul 20 2019 03:48:00	Atlas Acquisitions LLC,	294 Union St.,
	Hackensack, NJ 07601-4303		
518162649	EDI: CAPITALONE.COM Jul 20 2019 03:48:00	Capital One,	15000 Capital One Dr,
	Richmond, VA 23238		
518162650	+EDI: CAPITALONE.COM Jul 20 2019 03:48:00	Capital One,	Po Box 30253,
	Salt Lake City, UT 84130-0253		
518162651	+EDI: WFNNB.COM Jul 20 2019 03:48:00	Comenitybank/ny&co,	Po Box 182789,
	Columbus, OH 43218-2789		
518162652	+EDI: WFNNB.COM Jul 20 2019 03:48:00	Comenitycb/overstock,	Po Box 182120,
	Columbus, OH 43218-2120		
518162653	+E-mail/Text: bankruptcy@consumerportfolio.com Jul 20 2019 00:30:15	Consumer Portfolio Svc,	
	Po Box 57071,	Irvine, CA 92619-7071	
518162654	+EDI: CCS.COM Jul 20 2019 03:48:00	Credit Collection Serv,	Po Box 607,
	Norwood, MA 02062-0607		
518162655	+EDI: RCSFNBMARIN.COM Jul 20 2019 03:48:00	Credit One Bank Na,	Po Box 98872,
	Las Vegas, NV 89193-8872		
518162656	+EDI: NAVIENTFKASMDOE.COM Jul 20 2019 03:48:00	Dept Of Ed/navient,	Po Box 9635,
	Wilkes Barre, PA 18773-9635		
518162658	+EDI: MERRICKBANK.COM Jul 20 2019 03:48:00	Merrick Bank Corp,	10705 S Jordan Gateway,
	South Jordan, UT 84095-3977		
518162660	+EDI: PRA.COM Jul 20 2019 03:48:00	Portfolio Recov Assoc,	120 Corporate Blvd Ste 1,
	Norfolk, VA 23502-4952		
518162661	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 20 2019 00:39:19	Regional Acceptance Co,	
	621 West New Port Pike,	Wilmington, DE 19804-3235	
518322142	+EDI: RMSC.COM Jul 20 2019 03:48:00	Synchrony Bank,	c/o of PRA Receivables Management, LLC,
	PO Box 41021,	Norfolk, VA 23541-1021	
518162664	+EDI: BLUESTEM Jul 20 2019 03:48:00	Webbank/gettington,	6250 Ridgewood Road,
	Saint Cloud, MN 56303-0820		

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Jul 19, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller on behalf of Debtor Denene C Brown info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;dmayberry@georgettemillerlaw.com;smithcr50524@no
tify.bestcase.com;GNonnenberg@georgettemillerlaw.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5